



FOR IMMEDIATE RELEASE

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**Floor Statement of Senator Max Baucus (D-Mont.)**  
**Regarding the Two-Year Anniversary of the Affordable Care Act**  
*As prepared for delivery*

President Truman once said, "Healthy citizens constitute our greatest national resource."

Two years ago last week, we passed the Affordable Care Act. We passed it to help give every American access to quality, affordable health care. People like Cece Whitney, from Helena, Montana know exactly how much help this law provides. Doctors diagnosed Cece with cystic fibrosis at age seven. By high school, she carried an oxygen tank, and by the end of college, she received a double lung transplant.

Even with insurance coverage, Cece and her family paid tens of thousands of dollars out-of-pocket. But things looked even worse when she hit an arbitrary coverage limit. If she had lost her insurance before health reform, she might not have been able to find any insurance coverage at all.

Insurance companies could have turned her away simply because she was born with cystic fibrosis. But now, thanks to the Affordable Care Act, Cece will always be covered. She will always have access to the care she needs.

A year ago, on the Affordable Care Act's first anniversary, Cece shared her story about seeing health reform signed into law with her local paper. She said she cried tears "of extreme joy." She wrote, "I knew that I no longer had to worry about losing or being denied coverage because of my 'preexisting condition.' And I no longer was going to be denied coverage for exceeding arbitrary caps set by insurance companies."

Cece's story isn't unique. Health reform is working for folks in Montana and across the country, and it's saving them money. The law improved our health care system to focus on prevention and keep Americans healthy. It made reforms to pay for quality of care rather than the quantity of services. And in just two years, health reform has lowered costs for millions of Americans.

Parents can now afford to cover their entire family, including children up to age 26. More than 2.5 million young adults have been able to stay on their parents' plans thanks to health reform.

Prescription drugs are now cheaper for seniors. Already, more than five million Medicare beneficiaries have saved more than \$3 billion on drugs. And health reform eliminates the so-called Medicare prescription drug "donut hole." This puts dollars back in seniors' pockets they can use for groceries or electricity bills.

Seniors now receive free annual wellness visits and free screenings. This focus on prevention leads to better health outcomes, and it saves money by allowing seniors and their doctors to catch conditions – like high blood pressure or diabetes – before they become serious and costly.

Health reform also helps those who wish to retire early afford insurance until they qualify for Medicare. The law has provided almost \$4.5 billion in aid to businesses to give early-retiree coverage to these employees.

Health reform is also saving Americans money through new consumer protections. It's ending insurance company abuses. Because of health reform, parents can now keep their kids who have pre-existing conditions on their plans. Insurance companies can no longer exclude these children. Insurance companies can no longer place lifetime and restrictive yearly limits on coverage that can cost Americans like Cece Whitney tens of thousands of dollars. And insurance companies can no longer go back and scrutinize applications for tiny errors as a way to deny payments after a customer gets sick.

Health reform also created the Medicare and Medicaid Innovation Center to put good ideas from the private sector into action. The center is already working with more than 7,100 organizations – hospitals, physicians, consumer groups and employers included – reducing costly hospital readmissions.

Health reform provided law enforcement with new tools and resources to protect Medicare and Medicaid dollars from fraud and abuse. These efforts recovered more than \$4 billion last year, and just a few weeks ago, federal agents made the largest Medicare fraud bust in U.S. history. Ninety-one people were charged with defrauding taxpayers for nearly \$300 million.

More parts of the Affordable Care Act that will help consumers will start in 2014, including the state-based Affordable Insurance Exchanges. On these exchanges, people will be able to save money by shopping for the insurance plan that's right for them.

For too long, individuals and small businesses shopping for insurance on their own had very limited options. The plans that were available were often too expensive. But now for the first time, insurance companies will have to compete against each other for business on a level playing field. That will mean lower premiums, better coverage and more choices.

Health reform has also reduced government costs by dramatically slowing the growth in spending. According to our non-partisan scorekeeper, the Congressional Budget Office, health reform slowed the growth in health spending by four percent. That will save taxpayer dollars and help get our deficit problem under control. We need to let the law keep working to save families and taxpayers more money.

The CBO tells us that repealing the Affordable Care Act now would increase the federal deficit by nearly \$143 billion over the next decade, and it would increase the deficit by more than \$1 trillion in the decade after that.

Repealing health reform would also leave tens of millions of Americans without insurance. Studies have shown this would cost every American family an extra \$1,000 a year. That's something we just can't afford.

The Affordable Care Act has already saved millions of Americans money and helped them get affordable health care, and millions more will gain access in the coming years. Healthy citizens are indeed the greatest asset our country can have. We need to let health reform keep working for all Americans.

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